## WHAT IS CLAIMED:

1.     A system for selective organization, access to and use of personal data, comprising:

a server, having data storage means for storing personal data in three separate and distinct data stores;

a first data store stored on said data storage means comprising static identification data which is personal to a user having access means for connecting to the server accessing and using;

a second data store stored on said data storage means company moderately dynamic personal data about the user; and

a third data store stored on said data storage means comprising dynamic demographic information data about the user.

2.     A system according to claim 1 further comprising access means for connecting to said server to access said first, second and third data stores.

3.     A system according to claim 2 wherein said access means comprises a computer terminal connectable to said server via a network.

4.     A system according to claim 2 wherein said access means comprises an electronic wallet having said first data store duplicatively stored therein, portions of said second data store and portions of said third data store stored therein.

5.     A system according to claim 1 further comprising authorizing means for allowing selected users access to and use of dynamic personal information data in said third data store.

6.     A system according to claim 5 further comprising matching means for matching selective dynamic personal information data in said third data store which is specific to a consumer with selected information provided by said selected users.
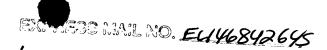
7.    A system according to claim 1 further comprising means for authenticating and signing documents for a user from data obtained from said second data store in communication with a user.

8.    A system according to claim 1 further comprising means for matching a user profile obtained from said third data store, with a merchant profile, upon user request, for transmitting information about the merchant's products to the user.

9.    A system according to claim 1 wherein said data in said third data store is stored in a configuration ensuring user anonymity.

10.    A system according to claim 1 wherein said second data store includes credited value data for use by a user in commercial transaction.

11.    A method of selectively organizing, accessing and using personal data comprising:

storing a first data store made up of data comprising static identification data which is personal to a user having access to the first data store;
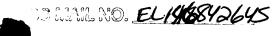
storing a second data store made up of data comprising moderately dynamic personal data about the user having access to the second data store; and

storing a second data store made up of data comprising dynamic demographic information data about the user having access to the third data store.

12.    A method as in claim 1 further comprising providing access by a user to said first data store for using the data therein for filling out forms.

13.    A method as in claim 1 further comprising duplicating the data in the first data store, and portions of the data in the second and third data stores, on an electronic wallet.

14.    A method as in claim 1 further comprising making data about selected users in the third data store available on an anonymous basis to merchants to allow

merchants to provide information to the users about merchant products or services that match the data provided.

15.    A method as in claim 1 further comprising downloading purchasing credits from said second data store into an electronic wallet to allow a user to engage in commercial transactions with such credits.

16.    A method as in claim 1 further comprising monitoring certain groups of data in said second data store for the occurrence of certain events, and notifying a user corresponding to said data of the event.

17.    A method as in claim 16 further comprising accessing outside data sources to update data in said second and third data stores on a periodic basis.

18.    A method as in claim 1 further comprising authorization by a user to allow selected third parties to access data in said second data store.

19.    A method as in claim 18 wherein said third parties are doctors.

20.    A method as in claim 18 wherein said third parties are financial service providers.

21.    A method as in claim 18 wherein said third parties are one of the group consisting of telephone service vendors, power service vendors, and cable television vendors, insurance vendors, and credit card providers.